14 August 2026

THE PHILIPPINE STOCK EXCHANGE, INC.
6F PSE Tower
5th Avenue corner 28th Street
Bonifacio Global City, Taguig City

Attention : ATTY. JOHANNE DANIEL M. NEGRE
Head, Disclosure Department

PHILIPPINE DEALING & EXCHANGE CORP.
29F BDO Equitable Tower
8751 Paseo de Roxas
Makati City

Attention : ATTY. SUZY CLAIRE R. SELLEZA
Head, Issuer Compliance and Disclosure Department

SECURITIES AND EXCHANGE COMMISSION
12/F, SEC Headquarters
7907 Makati Avenue, Salcedo Village
Barangay Bel-Air, Makati City 1209

Attention : ATTY. OLIVER O. LEONARDO
Director, Markets and Securities Regulation Department

Gentlemen/Mesdames:

Please see attached press release entitled "**Security Bank posts PHP6.1B H1 net income. Q2 net income rises 25% QoQ; first-half pre-provision operating profit grows 21% YoY**".

Thank you.

Very truly yours,
ROPI F. DANGAZO
Investor Relations Head

COVER SHEET

6 0 3 0

SEC Registration Number

S E C U R I T Y B A N K C O R P O R A T I O N

(Company's Full Name)

S E C U R I T Y B A N K C E N T R E

6 7 7 6 A Y A L A A V E N U E , M A K A T I C I T Y

(Business Address: No. Street City/Town/Province)

ROPI F. DANGAZO

(Contract Person)

(632) 8867-6788

(Company Telephone Number)

1 2 3 1

Month *Day*

(Fiscal Year)

SEC Form 17-C

(Form Type)

0 4 2 8

Month *Day*

(Annual Meeting)

Issuer of Securities

(Secondary License Type, If Applicable)

Markets and Securities Regulation Department

Dept. Requiring this Doc.

Amended Articles Number/Section

Total Amount of Borrowings

Total No. of Stockholders

Domestic

Foreign

To be accomplished by SEC Personnel concerned

File Number

LCU

Document ID

Cashier

S T A M P S

SEC FORM 17-C

CURRENT REPORT UNDER SECTION 17
OF THE SECURITIES REGULATION CODE
AND SRC RULE 17.2(c) THEREUNDER

1. 14 August 2026
   Date of Report (Date of earliest event reported)

2. SEC Identification Number 6030 3. BIR Tax Identification No. 000-498-020-000

4. SECURITY BANK CORPORATION
   Exact name of registrant as specified in its charter

5. Philippines
   Province, country or other jurisdiction of incorporation

6. (SEC Use Only)
   Industry Classification Code

7. Security Bank Centre 6776 Ayala Avenue, Makati City — 0719
   Address of principal office — Postal Code

8. +632 8867-6788
   Registrant's telephone number, including area code

9. Not applicable
   Former name or former address, if changed since last report

10. Security registered pursuant to Section 4 and 8 of the RSA

Title of Each Class	Number of Shares of Common Stock Outstanding and Amount of Debt Outstanding
Common	753,538,887
Preferred (Unregistered)	1,000,000,000

11. Indicate the item numbers reported herein: Item # 9

Press Release**: Security Bank posts PHP6.1B H1 net income. Q2 net income rises 25% QoQ; first-half pre-provision operating profit grows 21% YoY.**

Security Bank Corporation (PSE: SECB) reported PHP6.1 billion in net income for the first half of 2026 (H1-2026), up 4% year-on-year (YoY), as stronger revenues, better operating efficiency, and prudent credit management supported the Bank's performance. Second-quarter momentum strengthened, with Q2-2026 net income rising 25% quarter-on-quarter (QoQ) and 11% year-on-year to PHP3.4 billion.

Please see attached for the full version of the Press Release.

SIGNATURES

Pursuant to the requirements of the Securities Regulation Code, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

SECURITY BANK CORPORATION
Registrant

Date 14 August 2026

ROPI F.DANGAZO
Investor Relations Head

SECURITY BANK	FOR INQUIRIES, PLEASE CONTACT: **ROPI F. DANGAZO,** Investor Relations Head +63 2 8888 7175; RDangazo@securitybank.com.ph **TANYA ANSALDO-DEAKIN,** Corporate Communications Division Head +63 920 901 7900; TDeakin@securitybank.com.ph

Security Bank posts PHP6.1B H1 net income

Q2 net income rises 25% QoQ; first-half pre-provision operating profit grows 21% YoY

14 August 2026, Makati City, Philippines – Security Bank Corporation (PSE: SECB) reported PHP6.1 billion in net income for the first half of 2026 (H1-2026), up 4% year-on-year (YoY), as stronger revenues, better operating efficiency, and prudent credit management supported the Bank's performance. Second-quarter momentum strengthened, with Q2-2026 net income rising 25% quarter-on-quarter (QoQ) and 11% year-on-year to PHP3.4 billion.

Pre-provision operating profit rose 21% year-on-year to PHP15.4 billion, reflecting the Bank's core earnings expansion and continued focus on disciplined, quality growth. Total revenues increased 11% to PHP34.9 billion.

Net interest income grew to PHP32.4 billion, with net interest margin at 5.78%. Service charges, fees, and commissions reached PHP4.2 billion. Operating expenses increased 3% year-on-year, well below revenue growth, bringing the cost-to-income ratio down to 55.7% from 59.6% in H1-2025.

The Bank sustained a prudent and proactive approach to credit. Provisions for credit losses were PHP7.6 billion for the first half. Asset quality indicators improved, with the gross non-performing loan ratio declining to 3.04% from 3.16% a year ago and 3.08% in the previous quarter. NPL reserve cover also improved to 85% from 79% a year ago and 81% in the previous quarter.

Q2 momentum strengthened

In the second quarter, total revenues rose to PHP17.9 billion, up 5% quarter-on-quarter and 11% year-on-year. Pre-provision operating profit reached PHP7.9 billion, up 6% from the previous quarter and 19% from the same period last year. Provisions for credit losses were PHP3.7 billion, lower than the PHP3.9 billion recorded in the first quarter.

Strong liquidity and capital position

Total deposits stood at PHP891 billion, with CASA deposits up 8% year-on-year. CASA accounted for 52% of total deposits, higher than 49% a year ago and 51% in the previous quarter. Net loans stood at PHP675 billion, up 1% year-on-year, as the Bank continued to rebalance its portfolio toward higher-quality segments. Total investment securities were PHP362 billion.

Security Bank continues to maintain strong liquidity and capital ratios. As of June 30, 2026, Liquidity Coverage Ratio was 206% and Net Stable Funding Ratio was 145%, both well above regulatory minimums. Common Equity Tier 1 Ratio improved to 12.6% from 12.2% in the previous quarter and 12.3% a year ago. Total Capital Adequacy Ratio improved to 13.5%, compared with 13.1% in the previous quarter and 13.2% a year ago.

Shareholders' capital increased to PHP155.7 billion, up 5% year-on-year and 1% quarter-on-quarter. Total assets stood at PHP1.19 trillion, up 3% year-on-year.

"As Security Bank marks its 75th year, we are building momentum with discipline," said Victor Lee, President and CEO of Security Bank. *"We grew revenues faster than expenses, improved efficiency, strengthened reserve cover, and maintained strong capital and liquidity. Our focus is to keep growing responsibly while making banking simpler, faster, and more responsive for the customers and businesses we serve."*

About Security Bank

Security Bank Corporation is one of the Philippines' leading universal banks, with total assets of PHP1.19 trillion as of June 30, 2026. Established in 1951, the Bank serves retail, business, corporate, and institutional clients through its nationwide network of 395 branches and 697 ATMs, Cash Recycler Machines, and Cash Acceptance Machines.

The Bank provides banking, lending, payments, treasury, and wealth management solutions. Guided by its BetterBanking promise, Security Bank is focused on making banking simpler, faster, and more responsive for customers.

Security Bank's strategic partnership with MUFG Bank, Japan's largest bank and one of the world's leading financial groups, strengthens its capabilities in cross-border business, governance, risk management, and capital markets. MUFG Bank holds a 20% stake in Security Bank.

In 2026, Security Bank was recognized as Best Private Bank in the Philippines by Global Finance and Philippines' Best for High-Net-Worth by Euromoney. It was also named the top Philippine bank in the TIME and Statista Best Companies Asia-Pacific rankings. The Bank holds a Moody's credit rating of Baa2 with a stable outlook and an MSCI ESG Rating of A.

For more information, visit Security Bank.